

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION

In Re: Robert Elige Cummerlander Sr. : Case No. 18-51538  
: Chapter 13  
: Judge Preston

MOTION TO APPROVE LOAN MODIFICATION TRIAL PAYMENTS

Now comes the Debtor, Robert Elige Cummerlander Sr., and requests the court to approve the terms of the attached loan modification trial payments as stated in the following memorandum in support.

MEMORANDUM IN SUPPORT

1. The debtor(s) filed the case on 3/19/2018
2. This is an below median income case.
3. The mortgage creditor affected by the loan modification is  
Ditech Financial LLC
4. The mortgage is currently paid through the Trustee.  
The treatment will not be changed by this modification.
5. The mortgage balance owed on the date of filing was \$128,286.00
6. The current mortgage payment is \$1,120.00 and the current interest rate is 3.25%
7. The trial payment period of 3 payments of \$1,054.66 shall begin/began 5/1/2018
8. Effective 5/1/2018 the principal and interest portion of the trial modification payment shall be \$572.55
9. The trial mortgage payment includes - Real Estate taxes: Yes  
Insurance: Yes
10. The escrow portion of the trial modification payment, effective 5/1/2018 is \$482.11
11. The total trial modification payment, effective 5/1/2018 is \$1,054.66

12. Upon successful completion of the loan modification trial payments, debtor(s)' counsel shall immediately file a motion to approve the loan modification agreement.

Wherefore, the Debtor(s) request the court to approve the attached loan modification trial payments.

Respectfully submitted,

/s/ Athena Inembolidis  
Athena Inembolidis (Counsel for Debtor)  
Athena Legal, LLC  
625 City Park Ave.  
Columbus, Ohio 43206  
614-222-0055

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CERTIFICATE OF SERVICE

I hereby certify that on April 18, 2018, a copy of the foregoing Motion to Approve Loan Modification Trial Payments was served on the following registered ECF participants, **electronically** through the court's ECF System at the email address registered with the court:

US Trustee  
Frank M. Pees

and on the following by **ordinary U.S. Mail** addressed to:

Robert Elige Cummerlander Sr., 5465 Walshire Dr.,  
Columbus, Ohio 43232

Ditech Financial, LLC, PO Box 6154, Rapid City, SD  
7709-6154

Ditech Financial, 2100 E. Elliot Rd., Tempe, AZ  
85284-9915

Reimer, Arnovitz, Cherneck & Jeffery, 30455 Solon  
Road, Solon, Ohio 44139

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NOTICE OF MOTION TO APPROVE LOAN MODIFICATION TRIAL PAYMENTS

Robert Elige Cummerlander Sr. has filed papers with the court asking the court to approve a loan modification and trial payments.

**Your rights may be affected.** You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult with one.

If you do not want the court to grant the relief sought in the motion, then on or before **twenty-one (21) days from the date set forth in the certificate of service for the motion**, you must file with the court a response explaining your position by mailing your response by regular U.S. Mail to Clerk, U.S. Bankruptcy Court, 170 N. High Street, Columbus, OH 43215 OR your attorney must file a response using the court's ECF System.

The court must receive your response on or before the above date.

You must also send a copy of your response either by 1) the court's ECF System or 2) regular U.S. Mail to:

Frank M. Pees  
Chapter 13 Trustee  
130 E. Wilson Bridge Road, #200  
Worthington, Ohio 43085

United States Trustee  
170 N. High Street, #200  
Columbus, Ohio 43215

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief without further hearing or notice.